

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : **09/845,669**  
Filed : April 30, 2001  
Applicant : Brian James Clark  
Title : Maximization of a Hedged Investment Budget For  
an Index-Linked Insurance Product

TC/AU : 3693  
Examiner : Jocelyn Greimel

Confirmation No. : 2276  
Docket No. : 26548-0007  
Customer No. : 29052

### INFORMATION DISCLOSURE STATEMENT

---

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The citation of information on the attached Form PTO/SB/08A, "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97(c), and 1.98.

Pursuant to the Office's waiver of the requirement for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith. However, copies of the non-patent literature documents are provided herewith.

This information disclosure statement is submitted in response to a request for information under 37 C.F.R. § 1.105 made by the Examiner in an Office Action communication mailed on April 19, 2007. In that April 19, 2007 communication, the Examiner indicated that fee and certification requirements under 37 C.F.R. § 1.97 are waived for those documents submitted in reply to requirements stated in the April 19, 2007 Office Action. Therefore, the Applicants assert that the fee and certification requirements under 37 C.F.R. § 1.97 are waived for this submission.

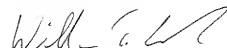
In the event any document submitted herewith is considered outside the scope of the requirement under 37 C.F.R. § 1.105, the Applicants hereby submit those documents under 37 C.F.R. § 1.97(c), and the Commissioner is authorized to charge the fee required under 37 C.F.R. § 1.17(p) for consideration of those documents cited in the information disclosure statement that

U.S. Patent Application No.: 09/845,669  
Inventor: Brian James Clark  
Filed: April 30, 2001  
Page 2 of 2

are deemed outside the scope of the requirement under 37 C.F.R. § 1.105 to Deposit Account No. 19-5029.

The citation of this information does not constitute an admission of priority or that any cited item is available as a reference, or a waiver of any right the Applicants may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read 'William T. Cook', is written over a horizontal line.

William T. Cook  
Reg. No. 58,072

Date: June 19, 2007  
SUTHERLAND ASBILL & BRENNAN, LLP  
999 Peachtree Street, NE  
Atlanta, GA 30309-3996  
(404) 853-8214  
(404) 853-8806 (fax)  
Attorney Docket No.: 26548-0007